

Customer Relationship Summary

Helping you make an informed decision

Form CRS

Introduction

Hayden Harper Wealth Advisory, LLC ("HHWA") was established in 2010 and is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. Free and simple tools are available for you to use at Investor.gov/CRS, a website maintained by the SEC. These tools can provide you with educational materials about broker-dealers, investment advisers, and investing.

Terms to know

- A **broker-dealer** is a firm that acts as an intermediary between buyers and sellers of securities for which they will usually receive a commission and may purchase or sell those securities in/out of their own account.
- An **investment adviser** is generally any person or group that provides investment advice or conducts securities analysis in exchange for a fee.

What investment services and advice can you provide me?

HHWA offers investment advisory services to retail investors giving continuous advice based on the client's individual needs. HHWA offers Family Advisory Services, Investment Advisory Services and Financial Planning. Information on clients will be gathered through in-depth personal interviews and reviews of personal financial information. As part of our standard service Investment Advisers are responsible for performing periodic reviews and consulting with you at least annually.

HHWA provides its clients discretionary and non-discretionary account ("Account") management services tailored to each client's individual needs. In a discretionary account, the Adviser will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client's stated objectives, and any restrictions the client provides in writing. In a non-discretionary account, the client makes the ultimate decision regarding the purchase or sale of investments. Discretionary authority is provided as part of the Client Agreement. The minimum net worth for our Family Advisory Services is \$2,000,000.00.

Additional information about services provided can be found on the company's website at: <http://www.haydenharper.com> and on HHWA's ADV Disclosure Brochure (Form ADV Part 2A, Items 4, 7, 13 and 16).

What fees will I pay?

For advisory services, HHWA charges most retail clients an annualized asset-based fee, billed quarterly. The basic fees for financial planning services will be fixed and/or hourly and are negotiable. Fees may be charged during and or after services are delivered. The actual fee each of you will pay is set forth in an Investment Advisory Agreement. The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and this creates an incentive for us to encourage you to increase the assets in your account.

Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees can include transaction fees and account maintenance fees (including IRA fees) charged by the custodian of your accounts; prime broker fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Indirect fees can include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by Mutual funds and exchange traded funds, which are disclosed in a fund's prospectus.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional information about fees are available in HHWA's ADV Disclosure Brochure (Form ADV Part 2A, Item 5).

Conversation Starter

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education, and other qualifications?

What do these qualifications mean?

Conversation Starter

Help me understand how these fees and costs might affect my investments.

If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does the firm make money and what conflicts of interest do you have?

When we act as your investment adviser we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here examples to help you understand what this means.

Conversation Starter

How might your conflicts of interest affect me, and how will you address them?

HHWA primarily earns fees based on the amount of assets we manage. Therefore, we have a financial incentive to encourage you to transfer assets to HHWA. This includes a recommendation to rollover your retirement plan.

John Teed is a representative of HHWA. He is also a managing member of the Gaskin Teed Capital, LLC. HHWA and its Advisors have recommended in the past that clients make investments in the Gaskin Teed Blue Fund, LP which is managed by this affiliated entity. HHWA or its Advisors may recommend this fund in which John Teed both directly and indirectly benefits by serving as general partner. The general partner receives compensation from the fund for managing the fund. Additionally, the fund may pay the general partner a performance fee. This compensation arrangement poses a conflict of interest to the extent that it creates a financial incentive to increase the fund's assets and thereby increase the fees payable to HHWA's affiliates. HHWA is constrained by fiduciary principles to act in its clients' best interests when managing accounts and will invest clients in affiliated funds only when it is suitable to do so.

Hayden Harper Tax Advisory, LLC is affiliated with HHWA through common ownership. Hayden Harper Tax Advisory, LLC may be recommended for tax preparation services. Such services are separate and distinct from advisory services offered through HHWA. HHWA does not offer tax planning services and does not have any obligation or duty to minimize the amount of taxes paid by the client or to take advantage of all deductions or credits that may be available to the client. Clients are under no obligation to use Hayden Harper Tax Advisory, LLC for tax advisory services, and are free to work with a tax accountant or advisor of their choice. The Firm endeavors at all times to put the interest of its clients first as part of its fiduciary duty.

How do your financial professionals make money?

Our investment advisors receive a specific percentage of the fees you pay. Their compensation is not based on number of clients, the time and complexity required for any particular client or the products sold. The principal owners of the firm are also investment advisors. As managers they are compensated with a salary instead of a percentage of your fees.

Do you or your financial professionals have legal or disciplinary history?

No. Visit Investor.gov/CRS for a free and simple search tool to research the Firm and our financial professionals.

Conversation Starter

As a financial professional, do you have any disciplinary history?
For what type of conduct?

Where can I find additional information?

Additional information about services provided can be found on the company's website at: [http:// www.haydenharper.com](http://www.haydenharper.com) and on HHWA's ADV Disclosure Brochure (Form ADV Part 2ABrochure).

You can always ask your financial advisor for more information and request a copy of this relationship summary at (919) 838-3224.

Conversation Starter

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?